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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/986,354	11/08/2001	Matthew George Majikes	52493.000187	5302

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EXAMINER

RINES, ROBERT D

ART UNIT

PAPER NUMBER

3626

DATE MAILED: 02/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/986,354	Applicant(s) MAJIKES ET AL.	
	Examiner Robert D. Rines	Art Unit 3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 08 November 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-27 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-27 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Notice to Applicant

[1] This communication is in response to the patent application filed 8 November 2001.

Claims 1-27 are pending.

Claim Objections

[2] Claim 23 is objected to because a claim, which depends from a dependent claim, should not be separated by any claim which does not also depend from said dependent claim. It should be kept in mind that a dependent claim may refer to any preceding independent claim.

Appropriate correction is required. See MPEP § 608.01(n).

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

[3] Claims 15-16 and 19-26 are rejected under 35 U.S.C. 102(e) as being anticipated by Cullen et al., (United States Patent #6,272,528).

[A] As per claim 15, Cullen et al. teaches a method for personalizing delivery of insurance or financial services-related content to a user, comprising the steps of: determining information about the user using a filter module associated with an engine (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34, and col. 5, lines 55-67), the engine being accessible by the user over a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35); personalizing the insurance or financial services-related content based on the information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67); and delivering the insurance or financial services-related content to the user (Cullen et al.; col. 1,

lines 61-67, col. 6, lines 9-21).

[B] As per claim 16, Cullen et al. teaches a method wherein the insurance or financial services-related content is delivered to the user over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

[C] As per claim 19, Cullen et al. teaches a method wherein the information about the user comprises the user's identity (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41).

[D] As per claim 20, Cullen et al. teaches a method wherein the user's identity is automatically determined upon the user accessing the filter module (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41 and col. 4, lines 1-24).

[E] As per claim 21, Cullen et al. teaches a method where the user's identity is determined based on the user's username and password (Cullen et al.; col. 4, lines 1-35).

[F] As per claim 22, Cullen et al. teaches a method wherein the insurance or financial services-related content comprises information about insurance products and services available to the user (Cullen et al.; col. 3, line 10-15, and col. 7, lines 13-15).

[G] As per claim 23, Cullen et al. teaches a method wherein the insurance or financial services-related content comprises literature relating to products and services available to the

user (Cullen et al.; col. 6, lines 9-21).

[H] As per claim 24, Cullen et al. teaches a method wherein the information about the user is stored in a database (Cullen et al.; col. 6, lines 32-34 and col. 7, lines 42-44).

[I] As per claim 25, Cullen et al. teaches a method for a user to obtain personalized insurance or financial services-related content, comprising: accessing a filter module associated with an engine for determining information about the user (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34, col. 4, lines 1-30, and col. 5, lines 55-67), and for personalizing the insurance or financial services-related content based on information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67), the engine being accessible to the user of a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35); and receiving the insurance or financial services-related content (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 6-15).

[J] As per claim 26, Cullen et al. teaches a method wherein the insurance or financial services-related content is received over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

[4] Claims 1-2, 4, 9-14, and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., in view of Hsu et al., (United States Patent Application Publication #2006/0020530).

[A] As per claim 1, Cullen et al., teaches a system for personalizing and delivering insurance or financial services-related content to a user, comprising: a filtering module associated with an engine for determining information about the user (Cullen et al.; col. 1, lines 31-45, col. 3, lines 29-34, and col. 5, lines 55-67), and for personalizing and delivering the insurance or financial services-related content based on the information about the user (Cullen et al.; col. 1, lines 61-67, col. 6, lines 9-21, and col. 7, lines 16-67), the engine being accessible to the user over a communications network (Cullen et al.; Abstract, col. 3, lines 2-9, and col. 4, lines 1-35).

[i] Although Cullen et al. teaches that information related to insurance products or services is retrieved for the user from insurance company computers which hold a database of the company's products and customers, Cullen et al., fails to expressly disclose the step of an administrator entering such data and information into the system.

[ii] However, Hsu et al. teaches an administration module associated with the engine for inputting, updating and accessing information about the user and the insurance or financial services-related content available to the user (Hsu et al.; paragraph [0101]), the administration module being accessible to an administrator of the system via an administration interface (Hsu et al.; paragraph [0101]).

[iii] It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Hsu et al. Such

combination would have resulted in a system and method in which a mobile software agent (Cullen et al.; col. 1, lines 31-45), under specific direction of an authenticated user (Cullen et al.; col. 4, lines 1-16), could travel around a computer network visiting server computers from financial services companies to obtain information required by the user, and then report back to the user. Further, such a system would enable a company practicing the invention to designate a staff member who has permission to update user entitlements for those users that access the system from the Internet through their respective branch server (Hsu et al.; paragraph [0101]). The motivation to combine teachings would have been to enable a local administrator to administer local staff (Hsu et al.; paragraph [0101]). Further motivation would have been to enable a financial services company to easily manage, update, and edit content and share company information and computing resources among employees (Hsu et al.; paragraph [0009]).

[B] As per claim 2, Cullen et al. teaches a system wherein the insurance or financial services-related content is delivered to the user over the communications network (Cullen et al.; col. 1, lines 61-67 and col. 3, lines 2-9 and col. 6, lines 9-21).

[C] As per claim 4, Hsu et al. teaches a system wherein the insurance or financial services-related content delivered to the user is located at a URL address (Hsu et al.; paragraphs [0103] [0127]).

[D] As per claim 9, Cullen et al. teaches a system wherein the information about the user and the insurance or financial services-related content are stored in a database (Cullen et al.; col. 3,

lines 10-15, col. 6, lines 32-34, and col. 7, lines 42-44).

[E] As per claim 10, Cullen et al. teaches a system wherein the information about the user comprises the user's identity (Cullen et al.; col. 3, line 42, and col. 5, lines 33-41).

[F] As per claim 11, Cullen et al. teaches a system wherein the information about the user comprises log-in information such as user name and password (Cullen et al.; col. 4, lines 1-34).

[G] As per claim 12, Cullen et al. teaches a system wherein the insurance or financial services-related content comprises information about insurance products and services available to the user (Cullen et al.; col. 3, line 10-15, and col. 7, lines 13-15).

[H] As per claim 13, Cullen et al. teaches a system wherein the insurance or financial services-related content comprises literature about insurance products and services available to the user (Cullen et al.; col. 6, lines 9-21).

[I] As per claim 14, Cullen et al. teaches a system wherein the communications network comprises the Internet (Cullen et al.; col. 3, lines 2-9).

[i] Regarding claims 2, 4, and 9-14, the obviousness and motivation to combine as discussed with regard to claim 1 above are applicable to claims 2, 4, and 9-14 and are herein incorporated by reference.

[J] As per claim 18, while Cullen et al. teaches the delivery of insurance of financial services-related content to a user via a computer network (Cullen et al.; Abstract), Cullen fails to specifically directing or transferring content to a user via a specific URL.

[i] However, Hsu et al. teaches a method wherein delivering the insurance or financial services-related content comprises transferring the user to a URL address containing the insurance or financial services-related content (Hsu et al.; paragraphs [0103] [0127]).

[ii] It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Hsu et al. Such combination would have resulted in a system and method in which a mobile software agent (Cullen et al.; col. 1, lines 31-45), under specific direction of an authenticated user (Cullen et al.; col. 4, lines 1-16), could travel around a computer network visiting server computers from financial services companies to obtain information required by the user, and then report back to the user. Further, such a combination would have enabled a user to access information via a unique universal record locator (Hsu et al.; paragraph [0103]). The motivation to combine the teachings would have been to provide for an integrated financial services system accessible through a browser interface containing a browser toolbar and a task menu providing a number of user-selectable tasks that correspond to various activities performed by financial advisors on a daily basis (Hsu et al.; paragraph [0010]).

[5] Claims 17 and 27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al., in view of Quido et al., (United States Patent Application Publication #2003/0093302).

[A] As per claim 17, Cullen et al., fails to teach delivery of content via mail.

[i] However, Quido et al., teaches a method wherein the insurance or financial services-related content is delivered to the user via mail delivery means (Quido et al.; paragraphs [0021] [0095] [0101]).

[ii] It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teachings would have been to make documentation available to a user by sending appropriate documentation to the user via mail (Quido et al.; paragraph [0095]).

[B] As per claim 27, Cullen et al., fails to teach receiving of content via mail.

[i] However, Quido et al., teaches a method wherein insurance or financial services-related content is received via mail delivery means (Quido et al.; paragraphs [0021] [0095] [0101]).

[ii] It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teaching would have been to make documentation available to a user by sending appropriate documentation to the user via mail (Quido et al.; paragraph [0095]).

[6] Claims 3 and 5-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al. and Hsu et al, as applied to claim 1 above, and further in view of Quido et al.

[A] As per claim 3, although Cullen et al., teaches delivering insurance or financial services-related content to a user via a computer network (Cullen et al.; Abstract), neither Cullen nor Hsu specifically teach transmitting content in PDF format.

[i] However, Quido et al., teaches a system wherein the insurance or financial services-related content is delivered in PDF format (Quido et al.; paragraphs [0095] [0101]).

[ii] It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen and Hsu, as applied to claim 1 above, with

those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teachings would have been store content in PDF format, a format that is well known in the art as evidenced by Quido et al., such that the documents could be made available to an online user (Quido et al.; paragraph [0095]).

[B] Regarding claims 5-7, neither Cullen nor Hsu teach sending or receiving content via any form of hardcopy or paper document mail.

[C] As per claim 5, Quido et al. teaches a system wherein the insurance or financial services-related content is delivered to the user via mail delivery means (Quido et al.; paragraphs [0021] [0095] [0101]).

[D] As per claim 6, Quido et al. teaches a system wherein the mail delivery means comprises the United States Postal Service (Quido et al.; paragraphs [0021] [0095] [0101]).

[E] As per claim 7, Quido et al. teaches a system wherein the mail delivery means comprises express delivery service (Quido et al.; paragraphs [0021] [0095] [0101]).

NOTE: The examiner interprets the sending/receiving of content via mail of Quido et al. to be encompassing of the applicant's mailing content via USPS and express mail.

[i] Regarding claims 5-7, it would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. and Hsu et al., as applied to claim 1 above, with those of Quido et al. Such combination would have resulted in a system and method in which a mobile software agent obtains the details of a user's requirements, obtains financial information from the server computers on behalf of the user in light of the users requirements, and then delivers the financial information to the user (Cullen et al.; Abstract). The motivation to combine the teaching would have been to make documentation available to a user by sending appropriate documentation to the user via mail (Quido et al.; paragraph [0095]).

[7] Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Cullen et al. in view of Hsu et al., as applied to claim 1 above, and further in view of Parker (United States Patent Application Publication #2003/0182290).

[A] As per claim 8, while Hsu et al. teaches a system wherein the administration interface serves in the uploading insurance or financial services-related information, neither Hsu nor Cullen specifically teach scanning documents into the system.

[i] However, scanning hardcopy documents for the purpose of computer storage is old and well known in the art as is evidenced by Parker (Parker; paragraph [0023]).

[ii] It would have been obvious to one of ordinary skill in the art at the time the invention was made to have combined the teachings of Cullen et al. and Hsu et al., as applied to claim 1 above, with those of Parker. The motivation to combine the teachings would have been to employ a technique that is old and well-known in the art for the purpose of converting written documents into computer storable images (Parker; paragraph [0023]) such that scanned document images such as insurance policies, wills, medical histories etc., can be stored on the computer (Parker; paragraph [0023]).

Conclusion

[8] The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Subramonian et al., METHOD FOR CREATING USER PROFILES, United States Patent #6,701,362

Miller et al., VIRTUAL EDITOR AND RELATED METHODS FOR DYNAMICALLY GENERATING PERSONALIZED PUBLICATIONS, United States Patent #6,981,214

Jakstadt et al., SYSTEM AND METHOD FOR SECURE THIRD-PARTY DEVELOPMENT
AND HOSTING WITHIN A FINANCIAL SERVICES NETWORK, United States Patent
Application Publication #2001/0032181

Freedman et al., AUTOMATED INSURANCE SYSTEM AND METHOD, United States Patent
Application Publication #2002/0002475

Bauer et al., METHOD AND APPARATUS FOR INTERNET ON-LINE INSURANCE
POLICY SERVICE, United States Patent Application Publication #2002/0116228

Steuart et al., SYSTEM AND METHOD FOR PROVIDING CUSTOMIZED SALES-
RELATED DATA OVER A NETWORK, United States Patent Application Publication
#2002/0116229

Jenson et al., PORTFOLIO INTEGRATION MODULE FOR PROVIDING FINANCIAL
PLANNING AND ADVICE, United States Patent Application Publication #2004/0267651


Cannata et al., WEB-BASED GROUPWARE SYSTEM, United States Patent Application
Publication #2005/0193063.

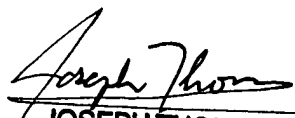
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Robert D. Rines whose telephone number is 571-272-5585. The examiner can normally be reached on 8:30am - 5:00pm Mon-Fri.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

R.D.R.


1/30/06


JOSEPH THOMAS
SUPERVISORY PATENT EXAMINER